

## UNITED STATES BANKRUPTCY COURT District of Minnesota

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 6/4/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

DARRELL A NOON  
23033 - 174TH ST NW  
BIG LAKE, MN 55309

Annette C Noon  
23033 - 174TH ST NW  
BIG LAKE, MN 55309

Case Number:  
14-42404

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:  
xxx-xx-4654 xxx-xx-8513

Attorney for Debtor(s) (name and address):

James P. Agosto  
Agosto Law Office  
PO Box 896  
142 W Broadway  
Monticello, MN 55362  
Telephone number: 763-295-4004

Bankruptcy Trustee (name and address):

Kyle Carlson  
PO Box 519  
Barnesville, MN 56514  
Telephone number: 218-354-7356

**Meeting of Creditors**

Date: **July 15, 2014**

Time: **09:15 AM**

Location: **Room 112, American Red Cross, 1301 W St Germain St, St Cloud, MN 56301**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **10/14/14**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)): **12/1/14**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/15/14****Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Filing of Plan, Hearing on Confirmation of Plan**

The debtor has filed a plan. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held:

Date: **7/31/14**, Time: **10:00 AM**, Location: **U S Courthouse Courtroom 8 West, 300 S 4th St, Minneapolis, MN 55415**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Bankruptcy Clerk's Office ( Monday - Friday: 8:00am - 5:00pm )**

301 U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415  
Telephone number: (612)-664-5200  
Web address: www.mnb.uscourts.gov

**For the Court:**

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Date: 6/5/14

## EXPLANATIONS

B9I (Official Form 9I) (12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be obtained at the United States Courts website: ( <a href="http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx">http://www.uscourts.gov/FormsAndFees/Forms/BankruptcyForms.aspx</a> ) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. <b>Filing Deadline for a Creditor with a Foreign Address:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 DARRELL A NOON  
 Annette C Noon  
 Debtors

Case No. 14-42404-RJK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: renee  
 Form ID: b9i

Page 1 of 2  
 Total Noticed: 53

Date Rcvd: Jun 05, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2014.

db/jdb +DARRELL A NOON, Annette C Noon, 23033 - 174TH ST NW, BIG LAKE, MN 55309-4757  
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 60739288 +ADVANCED COLLECTION, PO BOX 353, CAMBRIDGE, MN 55008-0353  
 60739294 +C T INC SERVICES, PO BOX 47095, PLYMOUTH, MN 55447-0095  
 60739296 COLLECTION RESOURCES, PO BOX 2270, ST CLOUD, MN 56302-2270  
 60739297 +COLLTECH INC, 15600 35TH AVE N #201, PLYMOUTH, MN 55447-1380  
 60739298 +COMO LAW FIRM, PO BOX 130668, ST PAUL, MN 55113-0006  
 60739299 +DIVERSIFIED ADJUSTMENT SERVICE INC, PO BOX 32145, FRIDLEY, MN 55432-0145  
 60739300 DIVERSIFIED CONSULTANTS INC, PO BOX 551268, JACKSONVILLE, FL 32255-1268  
 60739301 +DR PATRICK BARNES, 646 EAST RIVER ROAD, STE 2, ANOKA, MN 55303-1891  
 60739302 DYNAMIC RECOVERY SOLUTIONS, PO BOX 25759, GREENVILLE, SC 29616-0759  
 60739303 EAR NOSE & THROAT SPECIALTY CARE OF MN, 2211 PARK AVENUE SOUTH, MINNEAPOLIS, MN 55404-3711  
 60739304 +EMERGENCY PHYSICIANS PA, 5435 FELT ROAD, MINNETONKA, MN 55343-7983  
 60739306 FAIRVIEW HEALTH SERVICES, PO BOX 9372, MINNEAPOLIS, MN 55440-9372  
 60739307 +FEDERAL NATIONAL MORTGAGE, 3900 WISCONSIN AVE NW DRAWER LR, WASHINGTON, DC 20016-2806  
 60739308 +FIRSTMARK, 2101 WOODALE DRIVE, SAINT PAUL, MN 55112  
 60739310 GREAT LAKES HIGHER EDUCATION, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3192  
 60739311 +GURSTEL CHARGO, 6681 COUNTRY CLUB DRIVE, GOLDEN VALLEY, MN 55427-4601  
 60739312 HEALTH PARTNERS MEDICAL GROUP, PO BOX 77026, MINNEAPOLIS, MN 55480-7726  
 60739316 +J C CHRISTENSEN & ASSOC INC, PO BOX 519, SAUK RAPIDS, MN 56379-0519  
 60739317 +LAKELAND HEALTH SERVICES, 10600 OLD COUNTY RD 15, STE 140, PLYMOUTH, MN 55441-6201  
 60739319 +MALACO LAW OFFICE, PO BOX 135, COTTAGE GROVE, MN 55016-0135  
 60739320 MESSERLI & KRAMER, 3033 CAMPUS DRIVE, STE 250, PLYMOUTH, MN 55441-2662  
 60739321 METROPOLITAN ANESTHESIA NETWORK LLP, PO BOX 47159, PLYMOUTH, MN 55447-0159  
 60739322 +MN GASTROENTEROLOGY, PA, PO BOX 14909, MINNEAPOLIS, MN 55414-0909  
 60739323 +MOHELA, 633 SPIRIT DRIVE, CHESTERFIELD, MO 63005-1243  
 60739324 +NCO FINANCIAL SYSTEMS INC, PO BOX 61247, VIRGINIA BEACH, VA 23466-1247  
 60739326 +NOVA CARE REHABILITATION, 400 TECHNOLOGY DRIVE STE 240, CANONSBURG, PA 15317-9575  
 60739327 PARK NICOLLET, 3800 PARK NICOLLET BLVD, ST LOUIS PARK, MN 55416-2699  
 60739328 +PARKWAY GASTROENTEROLOGY, 3366 OAKDALE AVENUE, ROBBINSDALE, MN 55422-2948  
 60739329 PHOENIX MANAGEMENT SYSTEMS, PO BOX 3972, MINNEAPOLIS, MN 55403-0972  
 60739330 RELIANCE RECOVERIES, 6160 SUMMIT DRIVE, STE 420, BROOKLYN CENTER, MN 55430-2149  
 60739332 +THE ROSE LAW FIRM, PLLC, PO BOX 5560, HOPKINS, MN 55343-0492  
 60739334 TWIN CITIES ORTHOPEDICS, PO BOX 9188, MINNEAPOLIS, MN 55480-9188  
 60739336 +WINDSTREAM COMMUNICATIONS, 1720 GALLERIA BLVD, CHARLOTTE, NC 28270-2408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: agostolaw@soncom.com Jun 05 2014 21:40:42 James P. Agosto, Agosto Law Office,  
 PO Box 896, 142 W Broadway, Monticello, MN 55362  
 tr +E-mail/Text: INFO@CARLSONCH13MN.COM Jun 05 2014 21:41:29 Kyle Carlson, PO Box 519,  
 Barnesville, MN 56514-0519  
 smg +EDI: MINNDEPREV.COM Jun 05 2014 21:43:00 Minnesota Department of Revenue,  
 Bankruptcy Section, PO Box 64447, St Paul, MN 55164-0447  
 ust +E-mail/Text: ustpregion12.mn.ecf@usdoj.gov Jun 05 2014 21:40:51 US Trustee,  
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
 60739290 E-mail/Text: lwilhoite@advancementsinderm.com Jun 05 2014 21:41:19  
 ADVANCEMENTS IN DERMATOLOGY, 4725 36TH AVENUE NORTH, CRYSTAL, MN 55422-2169  
 60739291 +E-mail/Text: rcmbankruptcyntices@allina.com Jun 05 2014 21:41:20  
 ALLINA HOSPITALS AND CLINICS, 2925 CHICAGO AVENUE, MINNEAPOLIS, MN 55407-1321  
 60739292 EDI: ARSN.COM Jun 05 2014 21:43:00 ARS NATIONAL SERVICES, INC, PO BOX 463023,  
 ESCONDIDO, CA 92046-3023  
 60739293 EDI: BANKAMER.COM Jun 05 2014 21:43:00 BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998  
 60739295 +EDI: CAPITALONE.COM Jun 05 2014 21:43:00 CAPITAL ONE, PO BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 60739305 E-mail/Text: bknotice@erccollections.com Jun 05 2014 21:41:11 ENHANCED RECOVERY CORP,  
 8014 BAYBERRY ROAD, JACKSONVILLE, FL 32256-7412  
 60739309 EDI: GMACFS.COM Jun 05 2014 21:43:00 GMAC, PO BOX 380902, BLOOMINGTON, MS 55438-0902  
 60739313 +EDI: HFC.COM Jun 05 2014 21:43:00 HSBC BANK, PO BOX9, BUFFALO, NY 14240-0009  
 60739314 +EDI: ICSYSTEM.COM Jun 05 2014 21:43:00 I C SYSTEM INC, PO BOX 64378,  
 ST PAUL, MN 55164-0378  
 60739315 +EDI: IRS.COM Jun 05 2014 21:43:00 INTERNAL REVENUE SERVICE, PO BOX 621501,  
 ATLANTA, GA 30362-3001  
 60739318 +E-mail/Text: bkdepartment@loanreliefpartnersllc.com Jun 05 2014 21:41:24  
 LOAN RELIEF PARTNERS LLC, 3857 BIRCH STREET STE 843, NEWPORT BEACH, CA 92660-2616  
 60739331 E-mail/Text: bankruptcy@subrad.com Jun 05 2014 21:41:06 SUBURBAN RADIOLOGIC CONSULTANTS, LTD,  
 4801 W 81ST STREET, STE 108, MINNEAPOLIS, MN 55437-1191  
 60739333 +E-mail/Text: bankruptcydepartment@ncogroup.com Jun 05 2014 21:41:16 TRANSWORLD SYSTEMS INC,  
 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308  
 60739335 +EDI: WFFC.COM Jun 05 2014 21:43:00 WELLS FARGOBANK NV, PO BOX 3908,  
 PORTLAND, OR 97208-3908

TOTAL: 18

District/off: 0864-4

User: reneee  
Form ID: b9i

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Jun 05, 2014

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
60739289 ##+ADVANCED SPINE ASSOC, 1545 NORTHWAY DRIVE #140, ST CLOUD, MN 56303-1941  
60739325 ##+NORTH SUBURBAN EYE SPECIALISTS, 3790 COON RAPIDS BLVD, COON RAPIDS, MN 55433-2629  
TOTALS: 0, \* 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2014 at the address(es) listed below:

James P. Agosto on behalf of Joint Debtor Annette C Noon agostolaw@soncom.com,  
agostolawoffice@gmail.com;jagosto@agostolawoffice.com  
James P. Agosto on behalf of Debtor DARRELL A NOON agostolaw@soncom.com,  
agostolawoffice@gmail.com;jagosto@agostolawoffice.com  
Kyle Carlson info@carlsonchl3mn.com, barnesvillemn13@ecf.epiqsystems.com  
US Trustee ustpregion12.mn.ecf@usdoj.gov

TOTAL: 4